

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Andrew Joseph Fornal**  
**Marylee Fornal**  
**fka Marylee Smith**  
*Debtor(s)*

Case No. 15-10227-TPA  
Chapter: 13

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

**AND NOW**, this *9th day of January, 2017*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

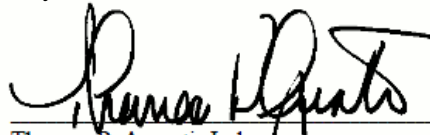
(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

(5) The conciliation conference scheduled for January 24, 2017 is CANCELLED.

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Andrew Joseph Fornal  
 Marylee Fornal  
 Debtors

Case No. 15-10227-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: vson  
 Form ID: 309

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Jan 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2017.

db/jdb  
 cr  
 14003745 +Andrew Joseph Fornal, Marylee Fornal, 2498 McArthur Road, Jamestown, PA 16134-4944  
 +HSBC MORTGAGE SERVICES, INC., 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 +Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 14003746 +Community Bank Na, Attn: Bankruptcy, Po Box 509, Canton, NY 13617-0509  
 14048684 +Community Bank, N.A., PO Box 509, Canton, NY 13617-0509  
 14003756 +MCA Fixed Payment LLC, 525 Broadhollow Road, Melville, NY 11747-3736  
 14058368 Navient Solutions, Inc., Department of Education Loan Services, P.O. Box 9635,  
 Wilkes-Barre, PA 18773-9635  
 14003758 North and South Shenango Joint, Municipal Authority, 3104 Water Trail Drive,  
 Jamestown, PA 16134  
 14003759 +Northwest Consumer Discount Companu, 272 Chestnut Street, Suite J,  
 Meadville, PA 16335-3202  
 14003761 +PA Department of Labor and Industry, Attn: Joe Kots, 625 Cherry Street, Room 203,  
 Reading, PA 19602-1152  
 14003764 +Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364  
 14003768 +Us Department Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
 14003771 +Windstream Communications, Attn: Alice Peace, 2 North Main Street,  
 Greenville, SC 29601-4874

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr

EDI: RECOVERYCORP.COM Jan 10 2017 01:33:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 14003740 +EDI: AAEO.COM Jan 10 2017 01:33:00 Aaron Sales & Lease Own, 309 East Paces Ferry,  
 Atlanta, GA 30305-2367  
 14003741 +E-mail/Text: collections@blirentals.com Jan 10 2017 01:54:41 BLI Rentals, PO Box 992,  
 Emporia, KS 66801-0992  
 14018402 +EDI: STFC.COM Jan 10 2017 01:33:00 CACH, LLC, 4340 S. Monaco Street, 2nd Floor,  
 Denver, CO 80237-3485  
 14003742 +EDI: STFC.COM Jan 10 2017 01:33:00 Cach Llc, Attention: Bankruptcy Department,  
 4340 South Monaco Street, 2nd Floor, Denver, CO 80237-3485  
 14003743 +EDI: CAPITALONE.COM Jan 10 2017 01:33:00 Capital One Bank, Attn: General Correspondence,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 14049336 +E-mail/Text: bankruptcy@cavps.com Jan 10 2017 01:55:33 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 14003744 +EDI: CAUT.COM Jan 10 2017 01:33:00 Chase Auto, Attn: National Bankruptcy Dept,  
 Po Box 29505, Phoenix, AZ 85038-9505  
 14003747 +EDI: NAVIENTFKASMDOE.COM Jan 10 2017 01:34:00 Department Of Education / Navient,  
 Po Box 9635, Wilkes Barre, PA 18773-9635  
 14003748 +EDI: AMINFOFP.COM Jan 10 2017 01:33:00 First Premier Bank, 3820 North Louise Avenue,  
 Sioux Falls, SD 57107-0145  
 14003749 +EDI: RMSC.COM Jan 10 2017 01:33:00 GE Capital Retail Bank / Care Credit, Attn: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104  
 14003751 +EDI: HFC.COM Jan 10 2017 01:33:00 HSBC Bank, Attn: Bankruptcy, PO Box 5213,  
 Carol Stream, IL 60197-5213  
 14016658 +EDI: HFC.COM Jan 10 2017 01:33:00 HSBC Mortgage Services, Inc., P.O. Box 21188,  
 Eagan, Minnesota 55121-0188  
 14003750 +EDI: HFC.COM Jan 10 2017 01:33:00 Hsbc / RS, Attn: Bankruptcy Department, Po Box 5263,  
 Carol Stream, IL 60197-5263  
 14003752 +E-mail/Text: bankruptcy@huntington.com Jan 10 2017 01:55:06 Huntington National Bank,  
 Bankruptcy Department, Po Box 89424, Cleveland, OH 44101-6424  
 14003754 +EDI: IRS.COM Jan 10 2017 01:33:00 Internal Revenue Service,  
 Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346  
 14029063 EDI: CAUT.COM Jan 10 2017 01:33:00 JPMorgan Chase Bank, N.A.,  
 National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 14003757 +EDI: MID8.COM Jan 10 2017 01:33:00 Midland Funding LLC, 8875 Aero Drive,  
 San Diego, CA 92123-2255  
 14003760 +E-mail/Text: bankruptcy@psecu.com Jan 10 2017 01:55:45 P S E C U,  
 Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013  
 14003762 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2017 01:54:52 PA Department of Revenue,  
 Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946  
 14088901 EDI: PRA.COM Jan 10 2017 01:33:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14016381 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2017 01:54:52  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, Pa. 17128-0946  
 14003763 +EDI: RESURGENT.COM Jan 10 2017 01:33:00 Pinnacle Credit Service, Attn: Bankruptcy,  
 Po Box 640, Hopkins, MN 55343-0640  
 14087964 +EDI: JEFFERSONCAP.COM Jan 10 2017 01:34:00 Premier Bankcard, Llc,  
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
 14009917 EDI: RECOVERYCORP.COM Jan 10 2017 01:33:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

District/off: 0315-1

User: vson  
Form ID: 309

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Jan 09, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14003765 +EDI: SWCR.COM Jan 10 2017 01:33:00 Southwest Credit System, 4120 International Parkway,  
Suite 1100, Carrollton, TX 75007-1958  
14003766 +EDI: RMSC.COM Jan 10 2017 01:33:00 Synch / Bank Luxury, PO Box 965036,  
Orlando, FL 32896-5036  
14003767 +EDI: RMSC.COM Jan 10 2017 01:33:00 Synch / Kawasaki, 900 Concourse Drive,  
Rapid City, SD 57703-4762  
14086788 EDI: RMSC.COM Jan 10 2017 01:33:00 Synchrony Bank, Attn: Bankruptcy Department,  
PO Box 530912, Atlanta, GA 30353-0912  
14003769 +EDI: VERIZONEAST.COM Jan 10 2017 01:34:00 Verizon, Bankruptcy Dept,  
500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225  
14003770 +EDI: WFFC.COM Jan 10 2017 01:33:00 Wfs Financial / Wachovia Dealer Services, Po Box 3569,  
Rancho Cucamonga, CA 91729-3569

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Beneficial Consumer Discount Co.  
cr JP MORGAN CHASE BANK, NATIONAL ASSOCIATION  
cr The Huntington National Bank  
14003755\* +Internal Revenue Service, Office of District Counsel, 1000 Liberty Center, Suite 601C,  
Pittsburgh, PA 15222-4014  
14003753\* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230  
TOTALS: 3, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JP MORGAN CHASE BANK, NATIONAL ASSOCIATION  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Daniel P. Foster on behalf of Debtor Andrew Joseph Fornal dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Joint Debtor Marylee Fornal dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
David Neeren on behalf of Creditor Beneficial Consumer Discount Co. dneeren@udren.com,  
vbarber@udren.com  
James Warmbrodt on behalf of Creditor JP MORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor The Huntington National Bank kebeck@weltman.com,  
jbluemle@weltman.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Stuart P. Winneg on behalf of Creditor Beneficial Consumer Discount Co. swinneg@udren.com,  
cblack@udren.com

TOTAL: 9